



2600 Maitland Center Pkwy.
Suite 300
Maitland, FL 32751
P.O. Box 200
White Park Fl.
3279-0200
Tel: 407-740-8575
Fax: 407-740-0613
www.tminc.com

January 25, 2008
Via Overnight Mail

Mr. Charles L.A. Terreni, Chief Clerk
South Carolina Public Service Commission
Synergy Business Park, Saluda Building
101 Executive Center Drive, Suite 100
Columbia, SC 29210

**Re: Working Assets Funding Service, Inc.
Name Change to Working Assets Funding Service, Inc. d/b/a Credo Long
Distance
Docket No. 1993-677-C; Order No. 2008-10**

Dear Mr. Terreni:

Enclosed are the original and five (5) copies of South Carolina Tariff No. 2 filed on behalf of Working Assets Funding Service, Inc. d/b/a Credo Long Distance. This tariff, made pursuant to the Order Approving Name Modification issued in Docket No. 1993-677-C, Order No. 2008-10, replaces in its entirety the replacement tariff submitted on October 9, 2007 and incorporates all changes discussed with and reviewed by Mr. Tom Allen of Staff. This tariff carries an effective date of January 17, 2008.

The following replacement tariff is enclosed:

New Tariff:
South Carolina Tariff No. 2

Replaces Tariff:
South Carolina Tariff No. 1

Please acknowledge receipt of this filing by date-stamping the extra copy of this cover letter and returning it to me in the self-addressed, stamped envelope provided. Any questions you may have pertaining to this filing may be directed to me at (407) 740-3005 or via email at mbyrnes@tminc.com.

Sincerely,

Monique Byrnes
Consultant to Working Assets, Funding Service, Inc.

MB/sp

Enclosure

cc: J. Parker – Working Assets
C. Dukes Scott, Executive Director
file: Working Assets- SC
tms: SCi0701a

SC PUBLIC SERVICE
COMMISSION

2008 JAN 23 AM 10:03

RECEIVED

190406

*This tariff,
South Carolina Tariff No. 2, issued by
Working Assets Funding Service, Inc. d/b/a Credo Long Distance
replaces in its entirety S.C.P.S.C. Tariff No. 1 issued by
Working Assets Funding Service, Inc.*

**Working Assets Funding Service, Inc.
d/b/a Credo Long Distance**

Regulatory Contact: Jean Parker
jparker@wafs.com
415-369-2053

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COMMISSION

REGULATIONS AND SCHEDULE OF CHARGES FOR
RESALE OF COMPETITIVE INTEREXCHANGE
TELECOMMUNICATIONS SERVICES
WITHIN THE STATE OF SOUTH CAROLINA

Issued: October 9, 2007

Effective: January 17, 2008

Issued by:

Stephen Gunn, Vice President of Operations
101 Market Street, Suite 700
San Francisco, California 94105

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CHECK SHEET

Pages of this tariff are effective as of the date shown on each of the respective page(s). Original and revised pages as named below comprise all changes from the original Tariff and are currently in effect as of the date on this page.

PAGE	REVISION		PAGE	REVISION	
Title	Original	*	27	Original	*
1	Original	*	28	Original	*
2	Original	*	29	Original	*
3	Original	*	30	Original	*
4	Original	*	31	Original	*
5	Original	*	32	Original	*
6	Original	*	33	Original	*
7	Original	*	34	Original	*
8	Original	*	35	Original	*
9	Original	*	36	Original	*
10	Original	*	37	Original	*
11	Original	*	38	Original	*
12	Original	*	39	Original	*
13	Original	*	40	Original	*
14	Original	*	41	Original	*
15	Original	*	42	Original	*
16	Original	*	43	Original	*
17	Original	*	44	Original	*
18	Original	*	45	Original	*
19	Original	*	46	Original	*
20	Original	*	47	Original	*
21	Original	*	48	Original	*
22	Original	*	49	Original	*
23	Original	*			
24	Original	*			
25	Original	*			
26	Original	*			

*New or revised pages

Issued: October 9, 2007

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SCi0701a

TABLE OF CONTENTS

	Page
Title Page.....	Cover
Check Sheet	1
Table of Contents	2
Symbols Used In Tariff	4
Tariff Format	5
Section 1 – General Regulations	6
Application of Tariff	6
Definitions	6
Description of Services	9
Undertaking of the Carrier	13
Limitations	14
Liabilities of the Carrier	15
Temporary Suspension for Repairs	17
Establishment and Reestablishment of Credit.....	17
Restoration of Service	17
Deposits	18
Advance Payments	18
Taxes	18
Notices	18
Usage Charges	19
Billing Date	19
Bill Payment	19
Return Check Fee	20
Late Charges	20
Cancellation for Cause	21
Reconnection Fee	22

Issued: October 9, 2007

Effective: January 17, 2008

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Stephen Gunn, Vice President of Operations
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SCi0701a

TABLE OF CONTENTS, (CONT'D.)

Section 2 – Rates	23
Message Telecommunications Service	23
Directory Assistance	23
Operator Services	24
Calling Card Services	26
Intranetwork Discount	27
Other Discounts	28
Application of Discounts	28
Promotional Offerings	28
800 Service	29
Commercial Volume Discounts	29
Business Advantage Term Plan III	30
Non-Profit Term Plan II	31
Small Business Term Plan	32
Peak Rate Calling Plans	33
One Rate Calling Plans	35
Miscellaneous Charges	37
Section 3 – Current Rates	38
Section 4 – Grandfathered Services	43

Issued: October 9, 2007

Effective: January 17, 2008

Issued by:

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101 Market Street, Suite 700
San Francisco, California 94105

SCi0701a

SYMBOLS USED IN THIS TARIFF

D	-	Delete Or Discontinue
I	-	Change Resulting In An Increase To A Subscriber's Bill
M	-	Moved From Another Tariff Location
N	-	New
R	-	Change Resulting In A Reduction To A Subscriber's Bill
T	-	Change In Text Or Regulation But No Change In Rate Or Charge
Z		Correction

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SCi0701a

TARIFF FORMAT

- A. Page Numbering - page numbers appear in the upper right corner of the page. Pages are numbered sequentially. However, new pages are occasionally added to the Tariff. When a new page is added between pages already in effect, a decimal is added. For example, a new page added between page 14 and 15 would be 14.1.
- B. Page Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current page version on file with the S.C.P.S.C. For example, the 4th Revised Page 14 cancels the 3rd Revised Page 14. Consult the check page for the page currently in effect.
- C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
- 2.
 - 2.1
 - 2.1.1
 - 2.1.1(A)
 - 2.1.1(A).1
 - 2.1.1(A).1.(a).
 - 2.1.1(A).1.(a).I
 - 2.1.1(A).1.(a).I.
 - 2.1.1(A).1.(a).I.(1).
- D. Check Pages - When a Tariff filing is made with the Commission, an updated check page accompanies the Tariff filing. The check page lists the pages contained in the Tariff with a cross-reference to the current revision number. When new pages are added, the check page is changed to reflect the revision.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS

1.1 Application of Tariff

- 1.1.1 This Tariff contains the descriptions, regulations, and rates applicable to the furnishing of telecommunications services provided by Working Assets Funding Service, Inc. d/b/a Credo Long Distance, with principal offices at 101 Market Street, Suite 700, San Francisco, California 94105.
- 1.1.2 This Tariff applies to services furnished statewide within the state of South Carolina. This Tariff is on file with the South Carolina Public Service Commission, and copies may be inspected during normal business hours, at the Company's principal place of business.

1.2 Definitions

Certain terms used generally throughout this tariff for communications services furnished by the Carrier over its facilities are defined below.

Automatic Number Identification (ANI) - The calling telephone number identification that will be forwarded to the Company's network by the Local Exchange Company (LEC) as a call is placed. ANI is provided by the LEC only when LEC switch access Feature Group B direct or Feature Group D interconnections are used to gain access to Company's switched telecommunications service.

Commercial MTS - Outbound toll services offered by the Carrier for business users billing at least \$150 monthly.

Company or Carrier - Working Assets Funding Service, Inc., d/b/a Credo Long Distance.

Day - From 8:00 AM up to, but not including, 5:00 PM local time on Monday through Friday, excluding Carrier-specified holidays.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.2 Definitions, (Cont'd.)

Evening - From 5:00 PM up to, but not including, 11:00 PM local time on Sunday through Friday, and for 24 hours on Carrier-specified holidays.

FCC - Federal Communications Commission.

Holidays - All Carrier-specified holidays: New Year's Day#, Martin Luther King Day*, President's Day*, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day#, Thanksgiving Day, and Christmas Day#.

* Applies to Federally observed day only.

When this holiday falls on a Sunday, the Holiday calling rate applies to calls placed on the following Monday. When this holiday falls on a Saturday, the Holiday calling rate applies to calls placed on the preceding Friday.

Local Access Transport Area (LATA) – A geographical area established by the U.S. District Court for the District of Columbia in Civil Action No. 17-49, within which a local exchange company provides communications services.

LEC - Local Exchange Carrier

Night/Weekend - From 11:00 PM up to, but not including, 8:00 AM local time, Sunday through Friday, any time on Saturday, any time on Sunday except for the period beginning at 5:00 PM up to, but not including, 11:00 PM.

Normal Work Hours - The time after 8:30 AM and before 5:30 PM Monday through Friday excluding Holidays.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.2 Definitions, (Cont'd.)

ORS – The South Carolina office of Regulatory Staff.

Rate Center - A geographically specified point used to determine mileage dependent rates.

Regular Billing - A standard bill sent in the normal Carrier Billing cycle. This billing consists of one bill for each amount assigned to the subscriber together with explanatory detail showing the derivation of the charges.

Residential Use – Average monthly usage that is 1000 minutes or less with less than a 3.5 minute average call length.

Subscriber - The person, firm, company or corporation, or other entity, having a communication requirement of its own, which contracts for service under this tariff and is responsible for the payment of charges as well as compliance with the Carrier's regulations pursuant to this tariff.

SCPSC – South Carolina Public Service Commission.

800 Services – Inbound toll services offered by the carrier.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.3 Description of Services

1.3.1 Working Assets Funding Service, Inc. d/b/a Credo Long Distance is a communications common carrier providing various interexchange communications services. Specific service offerings are described below.

1.3.2 Timing of Calls

The Subscriber's long distance usage charge is based on the actual usage of Carrier's network. Usage begins when the called party picks up the receiver. When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. A call is terminated when the calling party hangs up. Residential usage charges are rounded to the next full minute. Commercial usage charges are rounded to the next six seconds.

1.3.3 Calculation of Distance

- A. Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call.
- B. The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The Company uses the rate centers and associated vertical and horizontal coordinates that are produced by Bell Communications Research in the NA-NXX V&H Coordinates Tape and Bell's NECA Tariff No. 4.

Formula:

$$\sqrt{\frac{(V_1V_2)^2 + (H_1H_2)^2}{10}}$$

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SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.3 Description of Services, (Cont'd.)

1.3.4 Minimum Call Completion Rate

A Subscriber can expect a call completion rate of not less than 99.6% during peak use periods for all Feature Group D services (1+ dialing).

1.3.5 Service Hours

- A. Service is available 24 hours a day, seven days a week. Rate periods are applicable as indicated in the chart below and are based on the time at the point of origin of the call, except for 800 Services, where calls will be rated according to the time at the point of termination. The night/weekend rate shall also apply for 24 hours on Carrier-specified holidays as defined in Section 1.2.
- B. Calls that begin in one rate period and terminate in another will be prorated accordingly.

Rate Period Chart

	Monday - Friday	Sat.	Sun.
8 a.m. to 5 p.m.*	Daytime Rate Period	Evening Rate Period	
5 p.m. to 11 p.m.*	Evening Rate Period		
11 p.m. to 8 a.m.*	Night/Weekend Rate Period		

To, but not including

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.3 Description of Services, (Cont'd.)

1.3.6 Emergency Services

Calls to Emergency Services are provided at no charge.

1.3.7 Service Offerings

A. Message Telecommunications Services (MTS)

1. Residential and Commercial Message Telecommunications Service (MTS) are intercity services available for use by subscribers 24 hours a day. The subscriber's telephone line(s) are programmed by the local telephone company to automatically route "1+" and/or "10XXX" calls to the network.
2. Subscribers may originate MTS from all locations and may terminate calls in all locations within the State of South Carolina.

B. 800 Services

1. 800 Services are virtual banded inbound toll services which permit calls to be completed at the subscriber's location without charge to the calling party. Access to the service is gained by dialing a ten digit telephone number (800-NXX-XXXX) which will terminate at the subscriber's location.
2. 800 Service calls are originated via normal shared use facilities and are terminated via the subscriber's local exchange service line. 800 Service with a Company-provided 800 NXX is available to subscribers as a stand-alone offering.

C. 800 Personal Identification Service

1. PIN 800 provides 800 service to residential and commercial customers through the use of a 4-digit Personal Identification Number ("PIN"). Multiple end users dial one toll-free number and terminate the call to the desired location by using a specific 4-digit PIN.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.3 Description of Services, (Cont'd.)

1.3.7 Service Offerings, (Cont'd.)

D. Term Plans

These plans are complementary to an interstate service tariffed in the Company FCC No. 1. They are only available in combination with the interstate service. These plans are only offered to commercial customers.

E. Peak Rate Calling Plans

These calling plans have flat rates in peak and non-peak time periods. They are available only to residential customers.

F. One Rate Calling Plans

These calling plans have a 24 hour flat rate. They are available only to residential customers.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.4 Undertaking of the Company

- 1.4.1 The Carrier neither owns nor operates any long distance facility within the State of South Carolina but rather resells services provided by other long distance carriers. When authorized by the subscriber, the Company may act as the subscriber's agent for ordering access by the local exchange company instead of other carriers or entities to allow connection of a subscriber's location to the networks of long distance carriers who carry the Company's long distance traffic. The subscriber shall be responsible for all charges due for such service arrangement. The subscriber shall be billed by the Company, and shall be considered a subscriber of the Company and not of any other long distance carrier.
- 1.4.2 Request for service under this Tariff shall authorize the Carrier to conduct a credit search on the subscriber. The Company reserves the right to refuse service on the basis of credit history, and to refuse further service due to the late payment or non-payment by the subscriber as provided by and consistent with South Carolina Regulation 103-625.

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SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.5 Limitations

- 1.5.1 Service is offered subject to the availability of carrier facilities and the provisions of this Tariff.
- 1.5.2 The Carrier reserves the right to discontinue or limit the use of service necessitated by conditions beyond its control, or when the subscriber is using the service in violation of the law or the provisions of this Tariff or Regulations provided by the SCPSC.
- 1.5.3 No service provided under this Tariff may be transferred or assigned by the subscriber, except with the express written consent of the Company. Such transfer or assignment shall apply only where there is no interruption of the use of service. Transferees or assigns shall be subject to the terms and conditions of this Tariff.
- 1.5.4 The Company neither owns nor operates any long distance facilities but rather resells services provided by other long distance carriers. Service is offered subject to the availability of the Underlying Carriers' facilities and the provisions of this Tariff.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.6 Liabilities Of The Company

- 1.6.1 The liability of the Company for damages arising out of mistakes, omissions, interruptions, delays or errors or defects in the transmission occurring in the course of furnishing service, channels or other facilities and not caused by the negligence of the subscriber, commences on agreement to provide service and in no event exceeds an amount equivalent to the charge(s) the Carrier would assess to the subscriber for the period of service during which such mistakes, omissions, interruptions, delays or errors or defects in transmission occur. Such liability does not include avoidable damage to the subscribers' premises. For the purpose of computing such amount, a month is considered to have 30 days.
- 1.6.2 When the facilities of other carriers are used in establishing connections to points not reached by the Carrier's facilities, the Carrier is not liable for any act or omission of the other carrier or carriers. The subscriber will indemnify and save harmless the Company from any third party claims for such damages referred to in Section 1.6.1 above.
- 1.6.3 The Carrier will make no refund on overpayments by a subscriber unless the claim for such overpayment together with proper evidence is submitted within two (2) years from the date of alleged overpayment. In calculating refunds, volume discounts will be adjusted based on total usage after all credits or adjustments have been applied.
- 1.6.4 The Carrier shall be indemnified and held harmless by the subscriber against claims for libel, slander, or infringement of copyright arising out of the material, data, information or other content transmitted through the Carrier's services, and against all other claims arising out of any act or omission of the subscriber in connection with any service provided by the Carrier.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.6 Liabilities Of The Company, (Cont'd.)

- 1.6.5 As a telephone utility under the regulation of the Public Service Commission of South Carolina, the Carrier assets and affirms that a reseller of intrastate telecommunications services, it will not indulge or participate in deceptive or misleading telecommunications marketing practices to the detriment of consumers in South Carolina, and it will comply with those marketing procedures, if any, set forth by the Public Utilities Commission. Additionally, it will be responsible for the marketing practices of its contracted telemarketers for compliance with this provision. Carrier understands that violation of this provision could result in a rule to show cause as to the withdrawal of its certification to complete intrastate telecommunications traffic within the state of South Carolina.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.7 Temporary Suspension For Repairs

1.7.1 The Carrier shall have the right to make necessary repairs or changes in its facilities at any time and will have the right to suspend service temporarily for the purpose of making the necessary repairs or changes in its system. When such suspension of service for any appreciable period is necessary the Carrier will give the subscribers who may be affected as reasonable notice thereof as circumstances will permit, and will prosecute the work with reasonable diligence, and if practicable at times that will cause the least inconvenience. Records of all suspension of service due to testing and/or repairs should be kept by the Company. These records will include date, time, duration and reasons for suspension and/or testing.

1.7.2 When the Carrier is repairing or changing its facilities, it shall take appropriate precautions to avoid unnecessary interruptions of conversations or subscriber's service.

1.8 Establishment And Reestablishment Of Credit

1.8.1 The Carrier reserves the right to examine the credit record and check the references of all applicants or subscribers prior to accepting an order for new or expanded service. An unsatisfactory credit history may result in denial of service.

1.9 Restoration Of Service

1.9.1 The use and restoration of service shall be in accordance with the priority systems of the long distance carriers providing service to the Company.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.10 Deposits

1.10.1 The Carrier requires no deposit from the subscriber.

1.11 Advance Payments

1.11.1 The Carrier requires no advance payments from the subscriber.

1.12 Taxes

1.12.1 All federal, state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

1.13 Notices

1.13.1 Unless otherwise provided by these Rules, any notice from the Carrier to a subscriber supplied with communications service may be given orally, unless otherwise required by SCPSC rules, to the subscriber, or the subscribers authorized representative, or by written notice, either delivered at the address hereinafter described in this rule or properly deposited in any United State Post Office in the territory served by Carrier, postage prepaid, addressed to the subscriber at the subscriber's place of address specified in the subscriber's application for service, or at such address as may subsequently be given by the subscriber to Carrier at its local Business Office.

1.13.2 Any notice from any subscriber to Carrier may be given orally, to Carrier by the subscriber, or any authorized representative, at Carrier's local Business Office where service is rendered to the subscriber, or by written notice properly addressed and mailed to Carrier.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.14 Usage Charges

- 1.14.1 Charges will be billed monthly in arrears, with the exception of the billing of fixed charges which are billed in the month in which they occur. Subscriber will be billed for all usage accrued beginning immediately on access to the service. For the purpose of computing charges, a month is considered to consist of 30 days. Upon the request of the subscriber, invoices for low-billing accounts will be issued bi-monthly.

1.15 Billing Date

- 1.15.1 The billing date is dependent on the billing cycle assigned to the subscriber. The Company may bill customers on other than a monthly basis (e.g., every other month, every third month) unless a customer requests monthly billing. In no case will the Company issue bills less frequently than every three months. Customers may contact the Company to determine the billing cycle applied to their account.

1.16 Bill Payment

- 1.16.1 Bills will be received by US Mail or, upon customer request, via the Internet. Bills may be paid by mail, by telephone using a credit card, or by debit origination prearranged by the customer. All charges for services are payable only in United States currency. Payment by mail may be made by check, money order, or cashier's check.

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SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.17 Return Check Fee

- 1.17.1 A charge equal to or less than allowed for in South Carolina Code Annotated 34-11-70 will apply whenever a check or draft presented for payment of service is not accepted by the institution on which it is written.

1.18 Late Charges

- 1.18.1 Bills are due and payable within twenty days of the billing date. Bills not paid by the date specified on the invoice are considered past due. A maximum of one and one half percent (1.5%) may be added to any unpaid balance brought forward from the previous billing date to cover the cost of collection and carrying accounts in arrears. This method of late payment charge will be made in lieu of any other penalty. Customer's service may be terminated if service is not paid for by the 30th day past the billing due date.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.19 Cancellation For Cause

1.19.1 The Carrier, by written notice to the subscriber or applicant, may immediately cancel the application for or discontinue service without incurring any liability for any of the following reasons:

- a) Non-payment of any sum due to the Carrier for service for more than 30 days beyond the date of rendition of the bill for such services,
- b) A violation of any of the provisions of this tariff,
- c) A violation of any law, rule, regulation or policy of any governing authority having jurisdiction over Carrier's services,
- d) The Carrier is prohibited from furnishing service by order of a court or other government authority having jurisdiction,
- e) Upon request of the subscriber,
- f) Abandonment of premises served, which includes but is not limited to, three consecutive billing periods in which no direct dial, 800, or calling card calls are billed on the line to be disconnected,
- g) Use of the service to injuriously affect the efficiency of the Company's personnel, plant, property, or service, including use of profane or obscene language intended to harass, frighten, or abuse Company's personnel, or
- h) For fraudulent use of service. Upon evidence of fraudulent use of the service the Company may discontinue service without notice. However, if the subscriber makes immediate payment for the estimated amount of service as has been fraudulently taken, the Company shall restore service in a manner consistent with the rates, charges, terms and conditions of this tariff. If a second offense is detected, the Company may refuse to reestablish service, subject to appeal to the Commission. The burden of proof of such fraudulent use will be upon the Company in case of an appeal to the Commission. This rule shall not be interpreted as relieving the subscriber or any other person of civil or criminal responsibility.

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SCi0701a

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.20 Reconnection Fee

- 1.20.1 Customers whose service has been blocked for non-payment are subject to a maximum reconnection fee of \$30.00 for restoration of service.

Current rate: \$10.00

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SCi0701a

SECTION 2 – RATES

2.1 Message Telecommunications Service (MTS)

2.1.1 Commercial Service Rates

Commercial service is billed in six second increments after a 30 second minimum, with lesser amounts of usage rounded up to the next six seconds. Rates are as follows:

	Day	Evening/ Night/Weekend
Maximum Rate/Minute	\$0.50	\$0.40

2.2 Directory Assistance (Available to MTS Subscribers)

2.2.1 Subscribers will be billed a maximum of \$1.50 per call for directory assistance calls, except for the first two such calls in a given billing period of one month's duration, which shall be free of charge.

2.2.2 A credit allowance for Directory Assistance will be provided on request if subscriber experiences poor transmission quality, is cut-off, receives an incorrect telephone number, or misdials the intended Directory Assistance number.

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SECTION 2 – RATES, (CONT'D.)

2.3 Operator Services (Available to MTS Subscribers)

2.3.1 Operator Services are provided by the underlying carrier, and are available from all originating service locations. The Operator Services per-minute base rates for both interLATA and intraLATA calls are as set forth below. An additional one-time Call Placement charge, as set forth in 2.3.3 and 2.3.5.

2.3.2 Non-Calling Card Usage Rates – Maximum Rates

All mileage bands/All times of day: \$1.25 per minute

2.3.3 Call Placement Charges

.1	Collect Station-to-Station	\$10.00
.2	Collect Person-to-Person	\$10.00
.3	Person-to-Person	\$10.00
.4	Station-to-Station	\$10.00
.5	Operator Dialed Surcharge	\$10.00
.6	Third Party Person-to-Person	\$10.00
.7	Third Party Station-to-Station	\$10.00
.8	Busy Line Verification*	\$10.00
.9	Emergency Interruption**	\$10.00

* Applies when the Company provides operator assistance to determine if there is an ongoing conversation at a called station.

** Applies in addition to the Busy Line Verification charge when the Company provides operator assistance to interrupt an ongoing conversation, regardless of whether the interruption is successful.

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 2 – RATES, (CONT'D.)

2.3 Operator Services (Available to MTS Subscribers), (Cont'd.)

2.3.4 Calling Card Usage Rates – Maximum Rates

All mileage bands/All times of day: \$1.25 per minute

2.3.3 Call Placement Charges

.1	Collect Station-to-Station	\$10.00
.2	Collect Person-to-Person	\$10.00
.3	Person-to-Person	\$10.00
.4	Station-to-Station	\$10.00
.5	Operator Dialed Surcharge	\$10.00
.6	Third Party Person-to-Person	\$10.00
.7	Third Party Station-to-Station	\$10.00
.8	Busy Line Verification*	\$10.00
.9	Emergency Interruption**	\$10.00

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 2 – RATES, (CONT'D.)

2.4 Calling Card Services (Available to MTS Subscribers)

- 2.4.1 A Calling Card is provided to all MTS subscribers at no charge. Calling Card Service allows subscribers who are away from their home or business to access the network to place calls from any location in the State of South Carolina. Access to the Company network is gained by dialing 1-800-766-0606. The Calling Card Service per-minute rates described below apply to intrastate interexchange calls plus the following surcharge:

Maximum charge per call: \$0.70

- 2.4.2 Calling Card will only be offered in conjunction with Dial 1 MTS service.

- 2.4.3 This surcharge applies to all calls placed via calling card without regard to calling plan, unless the tariff describing the calling plan explicitly states otherwise.

Maximum Usage Rates

All mileage bands/All times of day: \$1.25 per minute

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101 Market Street, Suite 700
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SECTION 2 – RATES, (CONT'D.)

2.5 Intranetwork Discount

- 2.5.1 For residential subscribers, a 25% discount will be applied to those calls that terminate to other subscribers of the Company's communications services.
- 2.5.2 For commercial subscribers, a 10% discount will be applied to those calls which terminate to other subscribers of the Company's communications services who have the same billing telephone number as the commercial subscriber.
- 2.5.3 For residential subscribers whose total usage charges exceed \$25.00 per month a 15% discount shall be applied to all of their intrastate usage.
- 2.5.4 MTS, Calling Card, and Operator Service calls from hearing-impaired Company customers using teletypewriters for residential telecommunications will be discounted by 20%. This discount is in addition to any other applicable discount. Customer must provide the Company with a medical doctor's signed statement verifying his or her impairment prior to receiving discount.

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 2 – RATES, (CONT'D.)

2.6 Other Discounts

- 2.6.1 For residential subscribers, calls made to political leaders who are the subjects of an action alert in the subscriber's previous monthly invoice will be free of charge. Two such calls per day of up to five minutes in duration can be made.
- 2.6.2 For residential subscribers, a 25% discount will be applied to those calls that terminate to other subscribers of the Company's communications services.
- 2.6.3 MTS, Calling Card, and Operator Service calls from hearing-impaired Company customers using teletypewriters for residential telecommunications will be discounted by 20%. This discount is in addition to any other applicable discount. Customer must provide the Company with a medical doctor's signed statement verifying his or her impairment prior to receiving discount.

2.7 Application of Discounts

- 2.7.1 When traffic qualifies for both the Intranetwork and volume discounts, only the greater of the two discounts will apply.

2.8 Promotional Offerings

- 2.8.1 Promotional offerings of reduced rates or waiver of rates for limited periods of time may be offered by contract to selected classes of commercial subscribers. Promotional offerings will be filed as tariff revisions with the PSC.

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SECTION 2 – RATES, (CONT'D.)

2.9 800 Service

2.9.1 Rates for 800 calls originating and terminating within the State of South Carolina.

	Day	Evening	Night/Weekend
Maximum rate per minute	.2760	.2760	.2760

800 service is billed in six second increments after a 30 second minimum, with lesser amounts of usage rounded up to the next six seconds.

2.10 Commercial Volume Discounts

2.10.1 All commercial and 800 calls receive the following discounts based on volume:

Gross Minute Usage	Volume Discount
0-199	0%
200-599	5%
600-1,999	10%
2,000-3,899	12.5%
3,900+	15%

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 2 – RATES, (CONT'D.)

2.11 Business Advantage Term Plan III

2.11.1 This service is complementary to, and is only available in combination with, the corresponding interstate in the Company's Tariff F.C.C. No. 1 on file with the Federal Communications Commission.

2.11.2 By written Agreement, Commercial Service customers may elect the Business Advantage Term Plan III (Term Plan) option, at the following rates and conditions:

- A. Service Provided: All services available to Company commercial customers, including Dial -1, 800, Conference Calling and Calling Card.
- B. Term of Agreement: one year.
- C. Price of Service: As specified in the Company's Tariff FCC No. 1 and this tariff, with the following modifications to intrastate rates for Dial +1, 800 and Calling Card services:

\$0.30 Maximum rate per minute
- D. Volume and Intranetwork discounts do not apply to Plan rate. All surcharges and appropriate taxes are applicable to this rate.

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SECTION 2 – RATES, (CONT'D.)

2.12 Non-Profit Term Plan II

2.12.1 This Term Plan is the intrastate complement to, and is only available in combination with, the corresponding interstate Non-Profit Term Plan II contained in the Company's FCC No. 1 on file with the Federal Communications Commission.

2.12.2 The monthly usage rate applies to intrastate dial-1, calling card, and toll-free calls appearing on your Company bill except those placed with the aid of an operator and calls placed to directory assistance. The calling card maximum surcharge is \$1.00 per call.

Maximum Usage rate: \$.30 per minute

2.12.3 In addition to the monthly usage rate listed in the preceding paragraph, all relevant fees and surcharges apply, as well.

2.12.4 Term of Agreement is one year.

2.12.5 Customer is entitled to 10 minutes of Free Speech call(s) per day when the call is to policy maker designated by the Company. Free Speech minutes not used on one day cannot be carried over to any other day.

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 2 – RATES, (CONT'D.)

2.13 Small Business Term Plan

2.13.1 This Term Plan is the intrastate complement to, and is only available in combination with, the corresponding interstate Business Advantage Term Plan III contained in the Company's FCC No. 1 on file with the Federal Communications Commission.

2.13.2 The monthly usage rate applies to intrastate dial-1, calling card, and toll-free calls appearing on your Company bill except those placed with the aid of an operator and calls placed to directory assistance. The maximum calling card surcharge is \$1.00 per call.

Usage rate: \$.30 per minute

2.13.3 In addition to the monthly usage rate listed in the preceding paragraph, all relevant fees and surcharges apply, as well.

2.13.4 Term of Agreement is one year.

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101 Market Street, Suite 700
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SECTION 2 – RATES, (CONT'D.)

2.14 Peak Rate Calling Plans

2.14.1 Peak Rate Calling Plan No. 1

Customers selecting this Peak Rate Plan receive direct dial MTS service at the following Maximum rates:

	Peak	Off-Peak
Dial 1		
InterLATA	\$0.50 per minute	\$0.30 per minute
IntraLATA	\$0.25 per minute	\$0.20 per minute
Calling Card:	\$0.50 per minute	\$0.30 per minute
Surcharge	\$0.25 per call	\$0.20 per call

Volume and Friendship discounts do not apply to traffic priced at these rates

This Plan is the intrastate complement to, and is only available in combination with, the interstate Peak Rate Plan contained in FCC No. 1, Section 21.1

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 2 – RATES, (CONT'D.)

2.14 Peak Rate Calling Plans, (Cont'd.)

2.14.2 Peak Rate Calling Plan No. 3

Customers selecting this Peak Rate Plan receive direct dial MTS service at the following Maximum rates:

	Peak	Off-Peak
Dial 1		
InterLATA	\$0.30 per minute	\$0.20 per minute
IntraLATA	\$0.30 per minute	\$0.20 per minute
Calling Card:	\$1.00 per minute	\$1.00 per minute
Surcharge	\$2.00 per call	\$2.00 per call

Volume and Friendship discounts do not apply to traffic priced at these rates

This Plan is the intrastate complement to, and is only available in combination with, the interstate Peak Rate Plan contained in FCC No. 1, Section 21.7

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 2 – RATES, (CONT'D.)

2.15 One Rate Calling Plans

2.15.1 Calling Plan No. 2

Customers selecting this One Rate Plan receive direct dial MTS service at the following maximum rates:

Dial 1:

InterLATA	\$0.30 per minute
IntraLATA	\$0.20 per minute

Calling Card:	\$0.50 per minute
Surcharge:	\$0.10 per call

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with, the interstate One Rate Plan contained in FCC No. 1, Section 22.2, 22.5, and 22.6.

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Stephen Gunn, Vice President of Operations
101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 2 – RATES, (CONT'D.)

2.15 One Rate Calling Plans, (Cont'd.)

2.15.2 Calling Card Plan

Company customers may choose this plan in place of the basic calling card rates and surcharges:

Maximum Usage charge: \$0.50 per minute for all intrastate calls

No calling card surcharge is applied to these calls. The payphone surcharge still applies.

This plan is a complement to, and is only available in combination with, an interstate calling card plan in the Company's interstate tariff, FCC No. 1, Section 2.3.

Volume and Friendship discounts do not apply to traffic priced at these rates.

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SECTION 2 – RATES, (CONT'D.)

2.16 Miscellaneous Charges

2.16.1 Payphone Surcharge

This surcharge applies to any call initiated from a payphone and billed to a Company customer. The surcharge merely passes on a charge billed to the Company by its underlying carrier(s) or the payphone provider.

Maximum Surcharge: \$.50 per call

Effective January 1, 2005, the payphone surcharge for all services provided pursuant to this Tariff will be \$0.50 per call.

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101 Market Street, Suite 700
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SECTION 3 – CURRENT RATES

3.1 Commercial Service Rates

	Day	Evening/ Night/Weekend
Rate/Minute	.2350	.1880

3.2 Directory Assistance (Available to MTS Subscribers)

Rate Per call: \$0.45

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 3 – CURRENT RATES

3.3 Operator Services (Available to MTS Subscribers)

3.3.1 Operator Services are provided by the underlying carrier, and are available from all originating service locations. The Operator Services per-minute base rates for both interLATA and intraLATA calls are as set forth below.

3.3.2 Non-Calling Card Usage Rates

Mileage	Initial			Additional		
	Day	Evening	Night/Wkend	Day	Evening	Night/Wkend
0-10	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500
11-16	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500
17-22	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500
23-30	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500
31-55	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500
56-70	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500
71-124	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500
125+	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500	\$0.5500

3.3.3 Call Placement Charges

.1	Collect Station-to-Station	\$3.45
.2	Collect Person-to-Person	\$3.50
.3	Person-to-Person	\$3.50
.4	Station-to-Station	\$3.45
.5	Operator Dialed Surcharge	\$1.15
.6	Third Party Person-to-Person	\$3.50
.7	Third Party Station-to-Station	\$3.45
.8	Busy Line Verification*	\$6.50
.9	Emergency Interruption**	\$6.50

* Applies when the Company provides operator assistance to determine if there is an ongoing conversation at a called station.

** Applies in addition to the Busy Line Verification charge when the Company provides operator assistance to interrupt an ongoing conversation, regardless of whether the interruption is successful.

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Stephen Gunn, Vice President of Operations
101 Market Street, Suite 700
San Francisco, California 94105

SCi0701a

SECTION 3 – CURRENT RATES, (CONT'D.)

3.4 Calling Card Usage Rates

Mileage	Day	Initial Evening	Night/Wkend	Day	Additional Evening	Night/Wkend
0-10	.2300	.1700	.1440	.1300	.0975	.0780
11-16	.2400	.1800	.1500	.1400	.1050	.0840
17-22	.2600	.1850	.1600	.1900	.1400	.1140
23-30	.2700	.1900	.1650	.2300	.1725	.1440
31-55	.2900	.1900	.1650	.2300	.1725	.1440
56-70	.3100	.2100	.1760	.2600	.2000	.1620
71-124	.3100	.2150	.1810	.2900	.2150	.1740
125+	.3200	.2350	.1930	.3180	.2350	.1920

3.5 Operator Call Placement Charges (Calling Card)

.1	Collect Station-to-Station	\$1.75
.2	Collect Person-to-Person	\$3.50
.3	Person-to-Person	\$3.50
.4	Station-to-Station	\$1.75
.5	Directory Assistance Call Completion	\$1.75
.6	Third Party Person-to-Person	\$3.50
.7	Third Party Station-to-Station	\$1.75

3.6 Calling Card Surcharge: \$0.70

3.7 800 Service

	Day	Evening	Night/Weekend
Rate/Minute	.2600	.2600	.2600

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Stephen Gunn, Vice President of Operations
101 Market Street, Suite 700
San Francisco, California 94105

SCi0701a

SECTION 3 – CURRENT RATES, (CONT'D.)

- 3.8 Business Advantage Term Plan IIIL \$0.13 per minute
- 3.9 Non-Profit Term Plan II: \$0.13 per minute
\$0.65 calling card surcharge, per call
- 3.10 Small Business Term Plan: \$0.13 per minute
\$0.65 calling card surcharge, per call

3.11 Peak Rate Calling Plan No. 1

Dial 1	Peak	Off-Peak
InterLATA	\$0.25 per minute	\$0.15 per minute
IntraLATA	\$0.10 per minute	\$0.10 per minute
Calling Card:	\$0.25 per minute	\$0.15 per minute
Surcharge	\$0.10 per call	\$0.10 per call

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101 Market Street, Suite 700
San Francisco, California 94105

SCi0701a

SECTION 3 – CURRENT RATES, (CONT'D.)

3.12 Peak Rate Calling Plan No. 3

Dial 1	Peak	Off-Peak
InterLATA	\$0.30 per minute	\$0.20 per minute
IntraLATA	\$0.30 per minute	\$0.20 per minute
Calling Card:	\$1.00 per minute	\$1.00 per minute
Surcharge	\$2.00 per call	\$2.00 per call

3.13 One Rate Calling Plan No. 2

Dial 1:	
InterLATA	\$0.15 per minute
IntraLATA	\$0.10 per minute
Calling Card:	\$0.25 per minute
Surcharge:	\$0.05 per call

3.14 Calling Card Plan: \$0.25 per minute for all intrastate calls

3.15 Payphone Surcharge: \$0.26 per call

Effective January 1, 2005, the payphone surcharge for all services provided pursuant to this Tariff will be \$0.50 per call.

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Stephen Gunn, Vice President of Operations
101 Market Street, Suite 700
San Francisco, California 94105

SCi0701a

SECTION 4 – GRANDFATHERED SERVICES

4.1 Message Telecommunications Service (MTS)

4.1.1 Dial-1, Calling Card and Operator Services are available for origination from Feature Group D end office within the State of South Carolina.

4.1.2 Residential Service Rates

Residential service is billed by whole minutes, with partial minutes of usage rounded up to the next whole minute. Rates are as follows:

InterLATA

Mileage	Initial			Additional		
	Day	Evening	Night/Wkend	Day	Evening	Night/Wkend
0-10	.2300	.1700	.1440	.1300	.0975	.0780
11-16	.2400	.1800	.1500	.1400	.1050	.0840
17-22	.2600	.1850	.1600	.1900	.1400	.1140
23-30	.2700	.1900	.1650	.2300	.1725	.1440
31-55	.2900	.1900	.1650	.2300	.1725	.1440
56-70	.3100	.2100	.1760	.2600	.2000	.1620
71-124	.3100	.2150	.1810	.2900	.2150	.1740
125+	.3200	.2350	.1930	.3180	.2350	.1920

IntraLATA

Mileage	Initial			Additional		
	Day	Evening	Night/Wkend	Day	Evening	Night/Wkend
0-10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
11-16	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
17-22	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
23-30	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
31-55	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
56-70	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
71-124	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
125+	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10

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Stephen Gunn, Vice President of Operations
101 Market Street, Suite 700
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SECTION 4 – GRANDFATHERED SERVICES, (CONT'D.)

4.2 Peak Rate Plans

4.2.1 Peak Rate Calling Plan No. 2

Customers selecting this Peak Rate Plan receive direct dial MTS service at the following rates:

Dial 1	Peak	Off-Peak
InterLATA	\$0.15 per minute	\$0.15 per minute
IntraLATA	\$0.10 per minute	\$0.10 per minute
Calling Card:	\$0.25 per minute	\$0.25 per minute
Surcharge	\$0.00 per call	\$0.00 per call

Volume and Friendship discounts do not apply to traffic priced at these rates

This Plan is the intrastate complement to, and is only available in combination with, the interstate Peak Rate Plan contained in FCC No. 1, Section 21.2

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101 Market Street, Suite 700
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SECTION 4 – GRANDFATHERED SERVICES, (CONT'D.)

4.2 Peak Rate Plans (Cont'd.)

4.2.2 Peak Rate Calling Plan No. 4

Customers selecting this Peak Rate Plan receive direct dial MTS service at the following rates:

	Peak	Off-Peak
Dial 1		
InterLATA	\$0.12 per minute	\$0.12 per minute
IntraLATA	\$0.10 per minute	\$0.10 per minute
Calling Card:	\$0.50 per minute	\$0.50 per minute
Surcharge	\$0.99 per call	\$0.99 per call

Volume and Friendship discounts do not apply to traffic priced at these rates

This Plan is the intrastate complement to, and is only available in combination with, the interstate Peak Rate Plan contained in FCC No. 1, Section 21.8

4.2.3 Peak Rate Calling Plan No. 5

Customers selecting this Peak Rate Plan receive direct dial MTS service at the following rates:

	Peak	Off-Peak
Dial 1		
InterLATA	\$0.25 per minute	\$0.12 per minute
IntraLATA	\$0.10 per minute	\$0.10 per minute
Calling Card:	\$0.50 per minute	\$0.50 per minute
Surcharge	\$0.99 per call	\$0.99 per call

Volume and Friendship discounts do not apply to traffic priced at these rates

This Plan is the intrastate complement to, and is only available in combination with, the interstate Peak Rate Plan contained in FCC No. 1, Section 21.9.

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 4 – GRANDFATHERED SERVICES, (CONT'D.)

4.3 One Rate Calling Plans

4.3.1 Calling Plan No. 1

Customers selecting this One Rate Plan receive direct dial MTS service at the following rate, regardless of the time of day or day of week of the call:

Dial 1:

InterLATA	\$0.15 per minute
IntraLATA	\$0.10 per minute

Calling Card:	\$0.25 per minute
Surcharge:	\$0.05 per call

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with, the interstate One Rate Plan contained in FCC No. 1, Section 22.1.

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101 Market Street, Suite 700
San Francisco, California 94105

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SECTION 4 – GRANDFATHERED SERVICES, (CONT'D.)

4.3 One Rate Calling Plans, (Cont'd)

4.3.2 Combination Plan

Those Company Customers who subscribe to the Company Internet service; receive bills via e-mail; and who pay their bills via automatic deduction from a checking account may receive interstate telephone service at the rates listed below:

Dial 1:

InterLATA:	\$0.10 per minute
IntraLATA:	\$0.10 per minute

Calling Card	\$0.30 per minute
Surcharge	\$0.00 per call

Volume and Friendship discounts do not apply to traffic priced at these rates.

Customers must comply with all three eligibility requirements to be able to choose this plan. If after enrolling in this calling plan the customer discontinues any one of the qualifying requirements, the customer is subject to removal from the plan, at which time s/he will automatically be returned to her/his previous Company billing arrangement. If the customer enrolled in the plan at the initiation of Company service, the customer will be transferred to the Peak Rate Calling Plan No. 1.

This plan is a complement to, and is only available in combination with, the interstate calling plan in the Company's interstate tariff, FCC No. 1, Section 22.8

SECTION 4 – GRANDFATHERED SERVICES, (CONT'D.)

4.3 One Rate Calling Plans, (Cont'd)

4.3.3 Calling Plan No. 3

This Calling Plan is the intrastate add-on to, and is only available in combination with the interstate calling plan located in the Company Tariff F.C.C. No. 1, Section 22.9 and 22.10.

Dial 1:

InterLATA	\$0.10 per minute
IntraLATA	\$0.10 per minute

Calling Card:	\$0.30 per minute
Surcharge:	\$0.30 per call

Volume and Friendship discounts do not apply to traffic priced at these rates.

4.3.4 Calling Plan No. 4

Customers selecting this One Rate Plan receive direct dial MTS service at the following rate:

Dial 1:

InterLATA	\$0.10 per minute
IntraLATA	\$0.10 per minute

Calling Card:	\$0.30 per minute
Surcharge:	\$0.99 per call

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with the interstate One Rate Plan contained in FCC. No. 1, Section 22.11.

SECTION 4 – GRANDFATHERED SERVICES, (CONT'D.)

4.3 One Rate Calling Plans, (Cont'd)

4.3.5 Calling Plan No. 5

Customers selecting this One Rate Plan receive direct dial MTS service at the following rate:

Dial 1:

InterLATA	\$0.10 per minute
IntraLATA	\$0.10 per minute

Calling Card:	\$0.30 per minute
Surcharge:	\$0.99 per call

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with the interstate One Rate Plan contained in FCC. No. 1, Section 22.7.

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Stephen Gunn, Vice President of Operations
101 Market Street, Suite 700
San Francisco, California 94105

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